# Welcome to New Hampshire Electronic Benefits Transfer (EBT)

The safe, convenient and easy way for you to use your benefits!



#### IF YOU QUALIFY FOR FOOD STAMP BENEFITS, YOU CAN USE YOUR NEW HAMPSHIRE EBT CARD TO:

Buy selected food items at any participating store

#### IF YOU QUALIFY FOR CASH BENEFITS, YOU CAN USE YOUR NEW HAMPSHIRE EBT CARD TO:

- Pay for purchases (and if you would like, get cash back) at participating stores
- Withdraw your benefits at ATMs
- Check your cash balance at ATMs

#### It's so simple!

### HOW TO USE YOUR NEW HAMPSHIRE EBT CARD AT THE GROCERY STORE

- 1. Know your balance before you go shopping.
- **2.** Swipe your EBT Card through the Point-Of-Sale (POS) terminal OR hand your card to the clerk/cashier.
- **3.** Be sure to select Food Stamps or Cash on the POS terminal.
- **4.** Enter your four-digit Personal Identification Number (PIN) on the keypad. The terminal will show \*\*\*\*. (NEVER give your PIN Number to the cashier!)
- **5.** Press the OK or ENTER key.
- **6.** After the cashier enters the purchase amount, if it is correct, press the YES key.

- **7.** When the cashier hands you your receipt, make sure the information on the receipt is correct.
- **8.** Keep this receipt so you will know your new balance the next time you shop.

## The steps may be different for each type of POS machine you use – if you need help, ask the clerk.

Only the exact amount of your food purchase is deducted from your Food Stamp account. Stores will not give you change for Food Stamp purchases.

You may use your Cash benefits at stores to make a cashonly withdrawal or to purchase both food and non-food items (soap, diapers, etc.). Stores can also provide cashback when you make a purchase from your Cash account.

## HOW TO USE YOUR NEW HAMPSHIRE EBT CARD AT AN AUTOMATED TELLER MACHINE (ATM)

(For a withdrawal of State Cash benefits ONLY; Food Stamp benefits cannot be accessed through the ATM)

- 1. Check your balance before asking for cash at the ATM.
- **2.** Insert or swipe your card. Follow the instructions displayed on the ATM window.
- **3.** Enter your Personal Identification Number (PIN) and press the OK or ENTER key.
- **4.** Select the key marked WITHDRAW CASH and then select CHECKING.
- **5.** Enter the amount you'd like in whole dollar amounts (for example, \$20, \$40, \$60, etc.).
- **6.** Follow the instructions on the ATM screen.
- **7.** Keep your receipt to help you keep track of your balance the next time you need cash.
- **8.** If a problem occurs with the transaction call 1-888-997-9777 immediately.

You will have four free cash withdrawals every month. For each withdrawal after four, there will be a small transaction fee automatically deducted from your account balance, in addition to any bank surcharges.

#### **EBT QUESTIONS AND ANSWERS**

### HOW DO I GET MY BENEFITS WITH THE NEW HAMPSHIRE EBT CARD?

Once your case is open, each month your benefits will automatically be added to your account. You will use the same New Hampshire EBT Card every month to get your benefits. As you use your benefits to get cash or buy goods, your account balance will decrease.

### MY CASE IS OPEN, WHEN DO I GET MY BENEFITS?

Benefits will be deposited at 6:00 a.m. into your EBT account on the same day each month, even if it falls on a weekend or holiday.

- Food Stamp benefits will be deposited into your account on the 5th of each month.
- Cash benefits will be deposited to your account on the 15th and the 30th of each month, except in February. February benefits will be available on the 15th and again on the last day of the month.

### WILL MY BENEFITS STAY ON MY CARD MONTH TO MONTH?

Unused benefits will be carried over to the next month but you must use your benefits at least once every 90 days or your benefits will become inactive.

### WHERE CAN I USE MY NEW HAMPSHIRE EBT CARD?

You can use your EBT Card at participating stores and ATMs (cash machines for Cash benefits only) across the country. You can also use your card wherever you see the NYCE or Quest logos.

#### WHAT SHOULD I DO IF I LOSE MY CARD?

If your EBT Card is lost, stolen or damaged and you need a replacement card, call Customer Service toll-free at 1-888-997-9777 and a new card will be sent directly to your mailing address.

#### WHAT IF MY CARD WON'T WORK?

Call Customer Service and they will assist you. This number is found on the back of your card. Customer Service is available 24 hours a day, 7 days a week.

#### HOW DO I TAKE CARE OF MY CARD?

- **1.** Sign the back of your card.
- 2. Do not write your PIN on your card or card sleeve.
- **3.** Keep your card safe and clean.
- **4.** Do not bend your card.
- **5.** Keep your card away from magnets and electronic equipment (TVs, radios, VCRs, microwaves, etc.).
- **6.** Do not place it in direct sunlight (i.e., on your car's dashboard).
- **7.** Do not throw your card away. You will use the same card every month as long as you receive benefits.

### WHAT IS A PERSONAL IDENTIFICATION NUMBER (PIN)?

A PIN is a four-digit secret number that allows only you to use your EBT Card. If you received your card in the mail and it is a replacement card, your current PIN number will carry over to this new card. Or you may choose a new PIN by going to your local District Office. Never tell your PIN to anyone! If someone knows your PIN, they can use your card to get ALL of your benefits and those benefits will not be replaced.

#### WHAT IF I FORGET MY PIN?

If you forget your PIN or want to change your PIN, you can call Customer Service to select a new PIN. You should choose four numbers that are easy for you to remember, but hard for someone else to figure out.

#### WHAT IF I ENTER THE WRONG PIN?

If you are having trouble remembering your PIN, DO NOT try to guess your PIN when entering it on a POS terminal or ATM. If you enter the wrong PIN, you have three more chances to enter the correct number. If the correct PIN is not entered by the fourth try, you won't be able to use the card again until after midnight because a hold is placed on your account. In some cases, the ATM may take your card. If the ATM keeps your card, contact Customer Service for a replacement card.

### WHAT SHOULD I DO IF SOMEONE FINDS OUT MY PIN?

Immediately call Customer Service to select a new PIN, or go to your local District Office with your picture ID to create a new PIN.

### HOW WILL I KNOW MY ACCOUNT BALANCE?

- **1.** The easiest way to know your account balance is to keep your receipts.
- **2.** Call our toll free Customer Service Center, which is available 24 hours a day 7 days a week.
- **3.** If you receive Cash benefits, you can also do a balance inquiry transaction at an ATM.

before you use your card.

**4.** Go to our Customer Service web site where you can see your account balance and recent transactions. *You should always know your account balance* 

### WHAT HAPPENS IF THE POS MACHINE IS NOT WORKING?

If you want to purchase eligible food items with your Food Stamp benefits, and the POS machine is not working or there is not one at the store, the cashier will fill out a paper form called a food benefit voucher. The cashier will write in your EBT Card number and the amount you are spending. DO NOT give the cashier your PIN. The cashier will call to see if you have enough benefits in your Food Stamp (ONLY) account to buy the food. If there is enough in your Food Stamp account, you will be asked to sign the voucher and will be given a copy of it. It is very important to keep this copy so you can subtract what you spent from the balance shown on your last EBT receipt. This will give you the current amount on your account. The store cannot process a manual voucher for Cash benefits.

## CAN I GO TO A BANK TELLER AND WITHDRAW MONEY OR INQUIRE ABOUT MY EBT ACCOUNT?

No, you may only withdraw money from an ATM or through a cash-back/cash-only withdrawal at a participating store. If you have questions, call Customer Service or visit your account on the web at www.ebtedge.com.

## IF MY BALANCE IS LESS THAN THE ATM WILL DISPENSE, HOW WILL I GET MY MONEY?

You can make a Point-of-Sale purchase or cash-back transaction at participating stores to get these funds.

### ARE THERE ANY TRANSACTION FEES OR SURCHARGES FOR USING MY EBT CARD?

There is never a transaction fee for using your Food Stamp benefits to buy food with your EBT card. Nor can retailers require you to make a minimum purchase to use your Food Stamp benefits. There is also never a transaction fee for using your Cash benefits to buy food or get cash at a POS machine. At ATMs, after your fourth cash withdrawal in a month, a 50-cent transaction fee is automatically taken out of your Cash account each time you withdraw cash.

A surcharge is an additional fee charged by the owner of an ATM or POS machine for using that machine to make a cash withdrawal. Surcharges, if any, for getting cash will also be taken from your account automatically. If you do not want to pay the surcharge, simply cancel your transaction and go to another ATM or POS location that does not charge a surcharge.

#### **NO FEES**

- Food Stamp Benefit Purchases
- Cash Purchases
- Cash Back with Purchases
- Cash Withdrawals at a POS machine
- First four Cash Withdrawals at an ATM each month

#### **FEES**

• Additional Cash Withdrawals at an ATM (after first four free each month) = \$0.50 each

#### **SURCHARGES**

 Cash Withdrawals at certain ATMs and POS machines; look for a sign near the ATM or POS machine that tells you the surcharge amount

### CAN I DEPOSIT MONEY INTO MY EBT ACCOUNT?

No. You may only withdraw money from your Cash account.

### WHAT IS AN AUTHORIZED REPRESENTATIVE?

You may choose a person, called an Authorized Representative, to get your benefits for you. To establish the Authorized Representative in your account contact your local District Office. In choosing an Authorized Representative ensure that it is a person you trust. Remember, lost or stolen benefits will not be replaced.

#### WHEN DO I CALL CUSTOMER SERVICE?

- Call if your card is lost, stolen or damaged.
- Call if you have forgotten or lost your PIN.
- Call to change your PIN.
- Call if you have questions or need help with your card.
- Call if you have a problem with your transaction amount.

### WHAT IF I PLAN TO MOVE OR CHANGE MY ADDRESS?

You must contact your worker at your local District Office if you move or change your address.

**CUSTOMER SERVICE 1-888-997-9777** 

www.ebtedge.com

If your card is lost, stolen or damaged, call Customer Service right away and a new card will be mailed to your address!

How to Use Your NEW HAMPSHIRE **Electronic Benefits Card Toll-Free Customer Service** Available 24 hours a day, 7 days a week 1-888-997-9777 www.ebtedge.com

The USDA is an equal opportunity provider and employer. © 2007 JPMorgan Chase & Co. All rights reserved.

NHEBT1 7/07